

Children with Disabilities Medicaid Coverage

The North Dakota Department of Human Services' Medicaid program administers a buy-in program to provide medical assistance to qualifying children with disabilities. Families with incomes up to 200 percent of poverty can "buy in" to Medicaid coverage for a child with a disability. The Children with Disabilities Medicaid Coverage is available beginning April 1, 2008.

The program provides comprehensive coverage through Medicaid, including dental and mental health coverage, in return for a premium. **Parents can apply at their local county social service office.**

To Qualify:

- A child must be under age 19, however coverage may extend through the month in which an eligible child turns 19;
- The child must be considered disabled (NOTE: *North Dakota uses the Social Security Administration's definition of disability*);
- The family's total net countable income cannot exceed 200 percent of the Federal Poverty Level.
- A family can have any private coverage and qualify for the buy-in. In approving the coverage, North Dakota legislators recognized that children with disabilities often have health care needs that exceed private coverage limits.
- There is no asset limit for this coverage. In other words, children are not disqualified if families own a home, more than one car, or other assets.

Other Program Requirements:

- If either of the child's parents has medical coverage available for the child through an employer AND the employer pays at least half of the premium, the child must be enrolled in the private coverage.

Premiums:

- Families of qualifying children pay a monthly premium equal to five percent of the family's gross countable income.
- If the child is covered by other health insurance, the premium for Children with Disabilities Medicaid Coverage will be reduced by the premium amount paid by the family for the other insurance.

Frequently Asked Questions:

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Q - Are children who are eligible under the Children with Disabilities Medicaid Coverage required to have a Primary Care Physician?

A - No. Children eligible for Children with Disabilities Medicaid Coverage are exempt from the Primary Care Physician requirements.

Q - If a child is eligible for Children with Disabilities Medicaid Coverage, does the county make a referral to Child Support Enforcement?

A - Yes. If a child is deprived of a parent's support, the counties do make a referral to the Child Support Enforcement Division in order to establish paternity and secure health insurance and other support for the child.

Q - How much is the enrollment fee for a child eligible for health coverage under the Children with Disabilities Medicaid Coverage?

A - There is no enrollment fee for the Children with Disabilities Medicaid coverage.

Q - What is the earliest day my child can be covered under the Children with Disabilities Medicaid Coverage?

A - The program will cover qualifying medical expenses for an eligible child up to three months before the month the application was submitted, but not before April 1, 2008, when the Children with Disabilities Medicaid Coverage became available in North Dakota.

Q - My child is receiving home and community-based services. Is she eligible for the Children with Disabilities Medicaid Coverage?

A - Any child that meets the criteria for Children with Disabilities Medicaid Coverage would be eligible.

Q - If a child is in a Psychiatric Residential Treatment Facility (PRTF) or in a Long Term Care Facility, would the child be eligible for Children with Disabilities Medicaid Coverage?

A - If a child meets the criteria for the coverage, a child receiving care in a Long Term Care Facility or PRTF would be eligible.

Q - What services are covered under the North Dakota Children with Disabilities Medicaid Coverage?

A - Children covered under North Dakota's Children with Disabilities Medicaid Coverage are entitled to the same covered services as other Medicaid participants, and they are also subject to the same Medicaid benefit caps and limits.

Q - Does the Children with Disabilities Medicaid Coverage cost families any other out-of-pocket costs besides the premium?

A - No. The monthly premium is the only cost for covered services. Participants must follow all rules of the Medicaid Program to ensure there are no additional out-of-pocket costs besides the premium.

For information, contact your local county social service office. County contact information is at www.nd.gov/dhs/locations/countysocialserv/index.html.